



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorneys for SN Servicing Corporation as servicer  
for U.S. Bank Trust National Association as Trustee of  
the Chalet Series IV Trust

In Re:

Charles Morelli

Debtor

Order Filed on May 13, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-33664-CMG

Chapter: 13

Hearing Date:  
April 20, 2022 at 9:00 am

Hon. Judge: Christine M. Gravelle

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

**DATED: May 13, 2022**

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Applicant: SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Chalet Series IV Trust  
Applicant's Counsel: Friedman Vartolo LLP  
Debtor's Counsel: Joseph Casello, Esquire  
Property (Collateral): 1 Lorelei Drive, Howell, NJ 07731  
Relief Sought:  
• Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is due for 3 months, from 02/01/2022 to 04/01/2022.
- ☒ The Debtor is due for 3 payments at \$2,083.37 per month.
- ☒ The Debtor is due for \$360.18 in accrued late charges.
- ☒ The Debtor is due for \$350.00 in attorney's fees and costs.
- ☐ Applicant acknowledges suspense funds in the amount of \$273.62.

Total Arrearages Due: \$6,686.67

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.
- ☒ Beginning on May 1, 2022 regular monthly mortgage payments shall continue to be made.
- ☒ Beginning on June 1, 2022 additional monthly cure payments shall be made in the amount of \$1,114.45 for 5 months.
- ☒ Debtor shall tender an additional monthly cure payment of \$1,114.42 on November 1, 2022.
- ☐ The amount of \_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address:

Payments: SN Servicing Corporation  
P.O. Box 660820  
Dallas, TX 75266-0820

4. In the event of default:

☒ Should the Debtor fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay.

☒ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay


5. Award of Attorney's Fees:

The Applicant is awarded attorney's fees of \$350.00 and costs of \_\_\_\_\_.

The fees and costs are payable:

- ☒ Attorney's fees and costs have been included in the Consent Order.
- ☐ Through the Chapter 13 plan. The fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.
- ☐ To the Secured Creditor within \_\_\_\_\_ days
- ☐ Attorney's fees are not awarded.
- ☐ Movant reserves its right to file a Post-Petition Fee Notice for fees and costs incurred in connection with the Motion for Relief.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Joseph Casello, Esq.  
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.  
Jonathan Schwalb, Esq.  
Attorney for Secured Creditor